

Fill in this information to identify the case:

Debtor 1 Leonard Michael Be

Debtor 2

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number : 5:22-bk-01573-MJC

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: TH MSR Holdings LLC**Court claim no.** 10
(if known):**Last 4 digits of any number**
you use to identify the
debtor's account: 1886**Date of payment change:** 12/01/2024
Must be at least 21 days after date of
this notice**New total payment:** \$848.94
Principal, interest, and escrow, if any**Part 1:** Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:**Current escrow payment:** \$278.25**New escrow payment:** \$287.60**Part : 2** Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:**Current interest rate:**
Current Principal and interest payment:**New interest rate:**
New principal and interest payment:**Part 3:** Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification

agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:**New mortgage payment:**

Debtor 1 Leonard Michael Be
First Name Middle Name Last Name

Case number (if known) 5:22-bk-01573-MJC

Part 4: Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/Christopher Giacinto

Signature

Date 11/04/2024

Print: Christopher Giacinto

Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203

Tallahassee FL, 32312

Contact phone (850) 422-2520

Email

PLGinquiries@padgettlawgroup.com

**IN THE UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA
WILKES-BARRE DIVISION**

In Re;

Leonard Michael Be

Case No.: 5:22-bk-01573-MJC

Debtor(s)

Chapter: 13

CERTIFICATE OF SERVICE

I, hereby certify that on 11/04/2024, a true and correct copy of the foregoing document was served via United States Mail with adequate prepaid postage and/or electronically via the Court's ECF system:

Service by U.S. First Class Mail

Debtor
Leonard Michael Be
57 Parnell Street
Pittston Township, PA 18640

By Electronic Mail

Attorney for Debtor
John Fisher
126 South Main Street
Pittston, PA 18640

Trustee
Jack N Zaharopoulos
Standing Chapter 13
(Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036

US Trustee
United States Trustee
US Courthouse
1501 N. 6th St
Harrisburg, PA 17102

/s/ Christopher Giacinto
Christopher Giacinto



P.O. Box 19409
Charlotte, NC 28219-9409
Important Escrow Information

Escrow Analysis Statement
Analysis Date 10/23/2024

LEONARD M BE
57 PARNELL ST
PITTSTON PA 18640-3314

YOUR ACCOUNT INFORMATION

Loan Number:	
Unpaid Principal Balance:	\$38,899.83
Interest Rate:	3.3750%
Current Payment Amount:	\$839.59
Principal & Interest:	\$561.34
Escrow:	\$278.25
Additional Monthly Amounts*	\$0.00
New Payment Amount:	\$848.94
Principal & Interest:	\$561.34
Escrow:	\$281.00
Shortage/Overage:	\$6.60
Additional Monthly Amounts*	\$0.00
New Payment Effective Date:	12/01/2024

*Additional Monthly Amounts - This accounts for optional products, including, but not limited to: TotalProtect, SystemsProtect and ApplianceProtect home service plans, and ACE Disaster Mortgage Protection Insurance.

Dear LEONARD M BE,

Please see the important information below regarding your Escrow Account on the above referenced account.

Important Bankruptcy Information

This statement is for information only. We are not trying to collect a debt against you personally. Our records indicate that you recently filed for bankruptcy or you are already having a discharge. Although your legal duty to repay the loan may be discharged, we still have a lien on the property and the right to foreclose on the property if the loan is in default.

Please be advised that this is not an attempt to collect any pre-petition escrow advances, which have been previously included in the subject mortgagee's Proof of Claim and were approved to be paid through the Bankruptcy Plan. There is however, a post-petition shortage in the escrow account in the amount of \$79.18 as of the date of this statement. This shortage amount only includes the required escrow cushion, if allowed by applicable law, and unpaid escrow amounts advanced on your behalf after the date of your bankruptcy filing. This shortage amount does not include any pre-petition taxes or pre-petition insurance premiums advanced on your behalf.

What is an Escrow Account?

Each month, a part of your monthly mortgage payment is deposited into your Escrow Account. We use this money to pay your Scheduled Disbursements for Taxes, Hazard Insurance, and/or Mortgage Insurance as they come due throughout the year. The amount we collect from you and deposit in your Escrow Account each month is 1/12 of the annual Scheduled Disbursements, plus any minimum balance requirement, sometimes called a 'cushion'.

For your property at 57 PARNELL ST, PITTSTON, PA 18640, the cushion is equal to 2 months of the escrow payment.

TABLE 1 - DISBURSEMENTS ON YOUR BEHALF IN THE UPCOMING YEAR

Payee Name	Amount
PITTSTON TOWNSHIP	\$736.61
PITTSTON TOWNSHIP SCHOOL	\$1,368.52
STATE FARM GEN INS CO	\$1,267.00
Total Scheduled Disbursements	\$3,372.13

What is an Escrow Account Shortage?

If there is not enough money estimated to fully pay your Scheduled Disbursements plus meet any required minimum balances, then an Escrow Account Shortage will exist. Escrow Account Shortages are typically caused by changes in your taxes or insurance premiums.

What are the results of my Annual Escrow Account Analysis?

We've completed the analysis of your Escrow Account based on the activity for the period Jan 2024 - Nov 2024 (Table 2) and our analysis indicates your escrow account has an Escrow Shortage in the amount of \$79.18.

The Unpaid Principal Balance (UPB) of your loan as of your last analysis on Jan 2024 was \$42,910.62. The UPB of your loan as of this analysis is \$38,899.83. Your UPB changed by \$4,010.79.

IMPORTANT: If you are signed up for automatic payments through RoundPoint, the amount drawn from your account will automatically update. If you are using a non-RoundPoint payment service, please contact your provider to adjust

your monthly payment amount.

TABLE 2 - ACTUAL ESCROW ACCOUNT HISTORY

The table below reflects what actually happened in your escrow account since your last analysis compared to what we expected would happen.

		Payments		Disbursements			
Month	Description	Expected	Actual	Expected	Actual	Expected Balance	Actual Balance
Starting Balance \$1,038.21							
January-24	Deposit	\$278.25	\$0.00 *	\$0.00	\$0.00	\$1,316.46	\$1,038.21
February-24	Deposit	\$278.25	\$596.39 *	\$0.00	\$0.00	\$1,594.71	\$1,634.60
March-24	City/vill Ta	\$278.25	\$278.25	\$736.61	\$736.61	\$1,136.35	\$1,176.24
April-24	Deposit	\$278.25	\$278.25	\$0.00	\$0.00	\$1,414.60	\$1,454.49
May-24	Hazard Ins	\$278.25	\$278.25	\$0.00 *	\$1,267.00	\$1,692.85	\$465.74
June-24	Hazard Ins	\$278.25	\$0.00 *	\$1,201.00 *	\$0.00	\$770.10	\$465.74
July-24	Deposit	\$278.25	\$278.25	\$0.00	\$0.00	\$1,048.35	\$743.99
August-24	School Tax	\$278.25	\$278.25	\$0.00 *	\$1,368.52	\$1,326.60	\$-346.28
September-24	School Tax	\$278.25	\$556.50 *	\$1,401.49 *	\$0.00	\$203.36	\$210.22
October-24	E Deposit	\$278.25	\$556.50 *	\$0.00	\$0.00	\$481.61	\$766.72
November-24	E Deposit	\$278.25	\$278.25	\$0.00	\$0.00	\$759.86	\$1,044.97
		\$3,060.75	\$3,378.89	\$3,339.10	\$3,372.13	\$759.86	\$1,044.97

An asterisk (*) indicates a difference between the expected and actual payments and disbursements.

The letter E indicates the payment or disbursement is expected to occur as shown. Any increase to the upcoming expected payment is the total of your past due escrow payments. The expected activity over the next 12 months, as shown in Table 3, is presented as if the increased expected payment is made. This explains the difference in the ending Actual Balance in Table 2 to the Starting Balance in Table 3.

TOTAL DISBURSEMENTS FROM ESCROW ACCOUNT

Taxes*	\$2,105.13
Insurance*	\$1,267.00
Mortgage Insurance*	\$0.00
Other Charges*	\$0.00

*Indicates the total amount you have paid out of your escrow account for over the last 12 months.

TABLE 3 - EXPECTED ESCROW ACTIVITY OVER THE NEXT 12 MONTHS

The table below shows a month by month activity we expect will occur in your escrow account over the next 12 months. This shows the estimated low balance point that is used to calculate an escrow shortage or surplus.

Month-Year	Description	Expected Payment	Expected Disbursement	Expected Balance	Minimum Required	Difference
Starting Balance \$1,044.97						
December-24	Deposit	\$281.00	\$0.00	\$1,325.97	\$562.00	\$763.97
January-25	Deposit	\$281.00	\$0.00	\$1,606.97	\$562.00	\$1,044.97
February-25	Deposit	\$281.00	\$0.00	\$1,887.97	\$562.00	\$1,325.97
March-25	City Tax Disbursement	\$281.00	\$736.61	\$1,432.36	\$562.00	\$870.36
April-25	Deposit	\$281.00	\$0.00	\$1,713.36	\$562.00	\$1,151.36
May-25	Deposit	\$281.00	\$0.00	\$1,994.36	\$562.00	\$1,432.36
June-25	Hazard Insurance Disbursement	\$281.00	\$1,267.00	\$1,008.36	\$562.00	\$446.36
July-25	Deposit	\$281.00	\$0.00	\$1,289.36	\$562.00	\$727.36
August-25	Deposit	\$281.00	\$0.00	\$1,570.36	\$562.00	\$1,008.36
September-25	School Tax Disbursement	\$281.00	\$1,368.52	\$482.84	\$562.00	\$-79.16
October-25	Deposit	\$281.00	\$0.00	\$763.84	\$562.00	\$201.84
November-25	Deposit	\$281.00	\$0.00	\$1,044.84	\$562.00	\$482.84

We expect that during the next 12 months, we will make the total of \$3,372.13 disbursements from your account. As shown in the highlighted portion in Table 3, your lowest estimated balance is \$482.84. Your required minimum balance is \$562.00. This means that you have a Shortage in the amount of \$79.18.

**IF YOUR LOAN INCLUDES PRIVATE MORTGAGE INSURANCE (PMI)
PLEASE READ THIS IMPORTANT INFORMATION**

Private Mortgage Insurance: Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Private mortgage insurance may, under certain circumstances, be canceled by the mortgagor (with consent of the mortgagee or in accordance with applicable state law). Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single-family primary residence, you have the right to request that PMI be cancelled on or after either of these dates: (1) the date the principal balance of your loan is first scheduled to reach 80% of the original value of the property or (2) the date the principal balance actually reaches 80% of the original value of the property. PMI will only be cancelled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history; and (3) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed. Automatic Termination of PMI: Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single-family primary residence and if you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78% of the original value of the property. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

If your loan closed before July 29, 1999 or if it is not a single-family primary residence or second home: The conditions for cancelling mortgage insurance for mortgages closed before July 29, 1999 are not statutory under federal law, they may be changed at the lender's discretion (unless otherwise required by state law).

If you have any questions or concerns: Please call us at 877-426-8805 to speak with one of our friendly customer service representatives. Written requests for cancellation can be sent to PO Box 19049, Charlotte NC 28219-9409.

To provide us with a Notice of Error about the servicing of your loan, or make a Request for Information about the servicing of your loan, please write to us at:

RoundPoint Mortgage Servicing LLC
P.O. Box 19789
Charlotte, NC 28219-9409

Federal law requires us to advise you that RoundPoint Mortgage Servicing LLC (NMLS ID# 18188) is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.

NOTICE TO CUSTOMERS: RoundPoint Mortgage Servicing LLC may report information about your mortgage account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

FOR SUCCESSORS IN INTEREST: Confirmed successors in interest to borrowers named on the Note are not liable for repayment of the debt of the original named borrower unless and until the successor assumes the loan obligation pursuant to applicable law.

Shortage Repayment FAQs

Customers who prefer to pay the shortage in a lump sum may find the below information helpful.

Am I required to pay my shortage in a lump sum?

No. You may elect to do so at your own discretion.

What is a shortage and why might I have one?

Your escrow account exists to pay escrowed items (taxes, insurance, mortgage insurance, etc.) as they come due. Shortages are most commonly caused by increases in taxes or insurance, changing your insurance carrier off-cycle, or underestimated taxes when you closed your loan.

Regular analysis of the escrow account is required to ensure that enough funds are available to pay these expenses as they come due. A shortage exists if the analysis shows that the minimum required balance falls below the amount required to make the projected payments of escrowed expenses.

Can I pay the total escrow shortage all at once?

You have the option to pay the total shortage in a lump sum but you are not required to do so. Your scheduled monthly payment will no longer include the shortage collection amount should you choose to pay the shortage in full. A coupon is provided below for your convenience. You may also pay an escrow shortage via our website at www.roundpointmortgage.com or telephony system at 877-426-8805. Please allow one billing cycle for this change to be reflected on your billing statements.

What happens if I pay part of a shortage but not all of it?

Your monthly payment amount will remain as disclosed on the Escrow Analysis Statement. Shortage payments to your escrow account will replenish the escrow balance, but a payment adjustment will not occur until your next Escrow Analysis.

Can I prepay my escrow account so my payment does not change?

No. Taxes and insurance costs routinely change. The escrow portion of your monthly payment is collected so disbursements can be made when due; changes to escrowed expenses will result in a change in your mortgage payment.

While making supplemental payments towards escrow may reduce or eliminate an escrow shortage, the escrow portion of your monthly payment is calculated by dividing all projected escrow expenses in the coming year by 12. This calculation, for future monthly payments, is independent of the existing balance in the escrow account so paying extra will not change the escrow payment calculation.

Can I pay an escrow shortage in a lump sum if my loan is 30 or more days delinquent?

No. Payments on loans that are 30 or more days past due will first be credited toward any past-due amount owed before any being applied towards an escrow shortage.

If you prefer to pay the shortage in a lump sum, then please return this coupon with the amount shown below. This is not a request for lump sum payment.

LEONARD M BE
57 PARNELL ST
PITTSTON PA 18640

Loan Number: [REDACTED]

Important Information:

Please use this coupon for escrow payments only. Use of this coupon for funds not intended for escrow may result in delayed payment posting.

Shortage Amount

\$79.18

Mail to:

RoundPoint Mortgage Servicing LLC
P.O. Box 19409
Charlotte, NC 28219-9409